

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
STATESVILLE DIVISION

In re:)
) Case No.: 25-50041
JAMIE CLOER,)
) Chapter 7
Debtor.)

NOTICE OF WITHDRAWAL OF MOTION TO DISMISS

The Office of the Bankruptcy Administrator for the Western District of North Carolina (the “Bankruptcy Administrator”) hereby gives notice of its withdrawal of the Motion to Dismiss (the “Motion to Dismiss”) filed in this case on March 17, 2025 [ECF No. 21] and says:

1. This is a Chapter 7 proceeding in which a *pro se* voluntary petition was filed on February 14, 2025 (the “Petition Date”).

2. On February 25, 2025, the Debtor filed a credit counseling certificate that shows the Debtor completed the credit counseling course on February 24, 2025 [ECF No. 9]. Consequently, the Bankruptcy Administrator filed the Motion to Dismiss this proceeding based on the Debtor’s failure to comply with the provisions of 11 U.S.C. § 109(h) and served it on the Debtor.

3. On March 25, 2025, the Bankruptcy Administrator received in the U.S. Mail correspondence, a true and complete copy of which is attached as Exhibit A. Butterfly Financial Education, Inc. is an agency approved as a provider of certified credit counseling courses for this district pursuant to 11 U.S.C. § 111 and has confirmed for the Bankruptcy Administrator the validity of the certification for the Debtor’s completion of the credit counseling course on the Petition Date.

Wherefore, based on the foregoing and the attached exhibit, the undersigned withdraws the Motion to Dismiss [ECF No. 21]; because the Debtor is self-represented, the undersigned will appear at the hearing previously noticed to take place on April 4, 2025, at 11:00 AM, at Bankruptcy Courtroom, First Floor, 200 West Broad Street, Statesville, North Carolina 28677.

Dated: April 3, 2025.

/s/ Heather W. Culp
Heather W. Culp

Staff Attorney for the Office of U.S.
Bankruptcy Administrator
N.C. Bar No. 30386
401 W. Trade Street, Suite 2400
Charlotte, NC 28202
Telephone: 704-350-7587
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Staff Attorney for the
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Bankruptcy Administration
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Charlotte, NC 28202

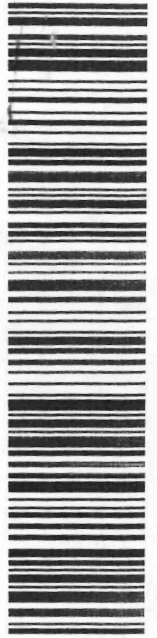
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EXHIBIT A

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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

IN RE:

JAMIE LOUISE CLOER ESTATE

**CASE NO.: 25-40041
CHAPTER 7**

RESPONSE TO ORDER TO SHOW CAUSE

COMES NOW, the undersigned, and respectfully responds to the Court's Order to Show Cause regarding the required credit counseling certificate.

1. The undersigned acknowledges that an incorrect credit counseling certificate was filed as part of the initial petition due to an administrative oversight.
2. The certificate that was submitted was not the one originally completed on the same day the petition was filed.
3. The correct certificate—dated and completed on **February 14, 2025**, which matches the petition date—is in the undersigned's possession and is being submitted with this response.
4. This was a **good faith error** and not an intentional attempt to bypass procedural requirements. The undersigned respectfully requests that the court accept the correct certificate in compliance with 11 U.S.C. § 109(h).
5. No harm or prejudice has resulted from this clerical oversight, and the Petitioner is actively pursuing compliance and resolution in good faith.

6. To avoid any confusion, both certificates are attached to this response for full transparency:

- The **correct certificate, February 14, 2025.**
- The **second certificate, February 24, 2025,** to demonstrate that the wrong document was submitted in error, not out of neglect or avoidance of the requirement.

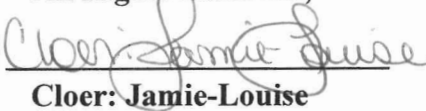
WHEREFORE, the undersigned respectfully requests that the OSC be discharged, the correct certificate be accepted, and this matter proceed accordingly.

Expressed Date: 21, March 2025

Respectfully Submitted in Good Faith,

All Rights Reserved,

By:



Cloer: Jamie-Louise

Authorized Representative of the Estate

Certificate Number: JC-25C83596

BUTTERFLY FINANCIAL EDUCATION, INC.
**CERTIFICATE OF CREDIT
COUNSELING**

JAMIE CLOER

I CERTIFY that on February 14, 2025, at 2:39 PM Eastern Standard Time, JAMIE CLOER received from Butterfly Financial Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the North Carolina, Western District, an individual briefing (including a briefing conducted by telephone or on the internet) that complied with the provisions of 11 U.S.C. § 109(h) and 111. A debt repayment plan was not prepared.

By:

Janet L. Swope

Name:

Janet L. Swope

Title:

President

Date:

February 14, 2025

*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. § 109(h) and 521(b).

Certificate Number: 638759901268716091

CERTIFICATE OF COUNSELING

I CERTIFY that on Feb 24, 2025, at 10:31 o'clock AM EDT, Jamie Cloer received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of North Carolina, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: Feb 24, 2025 By: /s/ Ambar Vasquez

Name: Ambar Vasquez

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

IN RE:

JAMIE LOUISE CLOER ESTATE

**CASE NO.: 25-40041
CHAPTER 7**

CERTIFICATE OF SERVICE

I, **Cloer: Jamie-Louise**, hereby certify that on this **21 March, 2025**, I served a true and correct copy of the **Response to Order to Show Cause** and supporting documents, including both credit counseling certificates, upon the following parties by **Priority Mail with USPS**:

Heather W. Culp
Staff Attorney for the Office of U.S.
Bankruptcy Administrator
N.C. Bar No. 30386
U.S. Bankruptcy Court
401 W. Trade Street, Suite 200
Charlotte, NC 28202

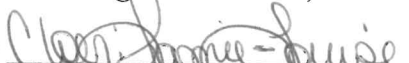
I declare under penalty of perjury that the foregoing is true and correct.

Expressed Date: 21, March 2025

Respectfully Submitted in Good Faith,

All Rights Reserved,

By:



Cloer: Jamie-Louise

Authorized Representative of the Estate

CERTIFICATE OF SERVICE

The undersigned certifies that the pleading(s) or paper(s) to which this Certificate is affixed was served upon the party(s) to this action listed below by depositing a copy of the same, enclosed in a first-class postpaid, properly addressed wrapper, in a Post Office or official depository under the exclusive care and custody of the United States Postal Service and/or by means of the Electronic Filing System of the Bankruptcy Court on April 3, 2025.

And via e-mail to
savygrace66@gmail.com:

Jamie Cloer
315 Legion Rd
Hudson, NC 28638

John W. Taylor, Chapter 7 Trustee (via
ECF)

/s/ Heather W. Culp

Heather W. Culp
Staff Attorney for the Office of U.S.
Bankruptcy Administrator
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